

**BANKASIANA**

	CPP Disbursement Date 09/29/2010	Cert 58525	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$149	\$190	27.0%		
Loans	\$112	\$154	37.0%		
Construction & development	\$0	\$1			
Closed-end 1-4 family residential	\$0	\$0			
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$61	\$71	16.9%		
Commercial real estate	\$51	\$81	58.7%		
Unused commitments	\$10	\$11	10.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$13	18.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$0	-90.6%		
Cash & balances due	\$14	\$19	42.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$126	\$163	29.9%		
Deposits	\$114	\$148	30.0%		
Total other borrowings	\$9	\$10	5.7%		
FHLB advances	\$5	\$10	100.0%		
Equity					
Equity capital at quarter end	\$24	\$27	12.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	16.3%	14.8%	--		
Tier 1 risk based capital ratio	21.3%	16.9%	--		
Total risk based capital ratio	22.5%	18.1%	--		
Return on equity <sup>1</sup>	7.4%	5.2%	--		
Return on assets <sup>1</sup>	1.2%	0.8%	--		
Net interest margin <sup>1</sup>	4.1%	4.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	43.3%	70.0%	--		
Loss provision to net charge-offs (qtr)	104.0%	327.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	0.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.9%	2.6%	0.3%	0.4%	--
Commercial real estate	4.2%	2.2%	0.5%	0.0%	--
Total loans	3.5%	2.4%	0.4%	0.2%	--